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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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OBLON SPIVAK MCCLELLAND MAIER & NEUSTADT PC  
FOURTH FLOOR  
1755 JEFFERSON DAVIS HIGHWAY  
ARLINGTON, VA 22202

EXAMINER

GRAHAM, CLEMENT B

ART UNIT PAPER NUMBER

3628

DATE MAILED: 08/05/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/510,984

Applicant(s)

CLEVELAND ET AL. **64**

Examiner

Clement B Graham

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on February 22, 00.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 5.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

**DETAILED ACTION**

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claim 1- 20 are rejected under 35 U.S.C. 103(a) as being unpatentable Erwin et al U.S Patent 6,249,770.

As per claims 1, 9, 15, Erwin et al discloses the system enables the user such as business, to make format modifications. (See column 1 lines 55-65 of Erwin et al). Erwin et al also discloses the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10 of Erwin et al). Erwin et al also discloses the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65 of Erwin et al). Erwin et al further discloses a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5 of Erwin et al). Erwin et al does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area

to a display device wherein the first formatted account information comprises formatted information for a printed account statement. It would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin et al can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

**As per claims 2, 10, 16,** Erwin et al discloses the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45 of Erwin et al). Erwin et al does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file. It would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin et al can be applied to perform these functions. The benefit would have been to have a standard

procedure used to print an image file.

**As per claims 3, 11, 17,** It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

**As per claims 4, 12, 18,** Erwin et al discloses the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60 of Erwin et al). Erwin et al also discloses a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow-generating ability of a particular company. (See column 5 line 35 of Erwin et al). Information is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization. Erwin et al does not explicitly teach interactively inputting by a software agent of a second customer, second business, request for a second formatted account information by using a graphical user interface. It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are repeated and teachings of Erwin et al can be applied to perform these functions. The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

**As per claims 5, 13, 19,** Erwin et al discloses the historical account data for the entity is gathered by the user, for example, by retrieving the data from a database, such as a computer database, storing the data. Alternatively, the historic account data is imported from the database to the system, for example, over a computer network. The historic account data is received by the system, for example, by the user entering the data on one or more input reports of the system, such as an income statement report, a balance sheet report, or an input cash flow report. To facilitate entry of the historic data, the system automatically displays a company window showing the input reports, and the data is entered on the displayed input reports. (See column 2 line 65 and column 3 lines 5-10 of Erwin et al). Erwin et al does not explicitly teach displaying a second formatted account information in a format corresponding in appearance to said printed account statement. It would have been obvious to one of ordinary skill in the art at the time the invention was made that performing these functions are common in the art and displaying a second formatted account information could have been displayed similar to the first account information the Examiner submit that the teachings of Erwin et al could be applied in order to perform the claimed invention. The benefit would have been to retrieve account information from a database further displaying that information in a format similar to a printed statement.

**As per claims 6, 14, 20,** Erwin et al discloses each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin et al). Erwin et al does not explicitly

teach compression algorithm for compressing account information and for indicating formatting information. It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erin et al can be applied in order to perform these functions. The benefit would have been to the formatting of account information to be printed.

**As per claim 7,** It would have been obvious to one of ordinary skill in the art at the time the invention was made that account information could comprise of account information for at least one of the customer of a first organization and a member of a second organization. The benefit would have been to have a variety of account information that is associated with a customer of an organization or a member of another organization.

**As per claim 8,** Erwin et al discloses a computerized system for financial spreading and forecasting for use by a financial institution, such as a bank.. (See column 1 lines 50-65 of Erwin et al).

#### Conclusion

3 The prior art of record and not relied upon is considered pertinent to

Applicants disclosure.

Stroller (US 5,740,427 Patent ) teaches modular automated account maintenance system.

Sprague (US Patent 5,247,575) teaches information distribution system.

Brown (US Patent 5,794,219) teaches method of conducting an online auction with bid pooling.

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Barnett (US Patent 6,321,208) teaches method and system for electronic distribution of product redemption coupons.

Onishi (US Patent 5,878,201) teaches disk system and factory automated controller and method therefore.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Frantzy Ponvil can be reached on 703-305-9779. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

*F. Poinvil*  
FRANTZY POINVIL  
PRIMARY EXAMINER  
*AU 3628*

CG  
July 25, 2002